

Information to identify the case:

Debtor 1	<u>Vanessa C. Russy</u>	Social Security number or ITIN	xxx-xx-7224
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	20-11528-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Vanessa C. Russy

6/5/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Vanessa C. Russey
DebtorCase No. 20-11528-VFP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 27

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db +Vanessa C. Russey, 60 Grove Ave, Maywood, NJ 07607-2010
 aty +Rabinowitz, Lubetkin & Tully, LLC, 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 cr +LEE RUSSY, C/O BRUCE W. RADOWITZ, ESQ, 636 CHESTNUT STREET, UNION, NJ 07083-9320
 r +Remax Solutions, Remax Solutions, 99 Northfield Avenue, West Orange, NJ 07052-4793
 518685969 +Genesis FS Card Services, POB 84049, Columbus, GA 31908-4049
 518685971 #+Kenneth Kacmar, 199 Manning Ave., River Edge, NJ 07661-1327
 518748046 +Lee Russey, Att: Bruce W. Radowitz, Esq., 636 Chestnut Street, Union, NJ 07083-9320
 518685973 +Lee Russey, 862 Lincoln Ave., Maywood, NJ 07607-1714
 518685976 +Marzano Lesnevick Law Group, Court Plaza South, 21 Main Street, Suite 250,
 Hackensack, NJ 07601-7086
 518685978 +Russo Petruillo Law Group, LLC, 79 Main Street, Suite 2, Hackensack, NJ 07601-8100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:27 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518685967 +EDI: AMEREXPR.COM Jun 06 2020 06:23:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
 518796848 EDI: BECKLEE.COM Jun 06 2020 06:23:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518808588 EDI: BL-BECKET.COM Jun 06 2020 06:23:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
 518685968 +EDI: WFNNB.COM Jun 06 2020 06:23:00 Comenity Bank, POB 659834,
San Antonio, TX 78265-9134
 518685970 EDI: IRS.COM Jun 06 2020 06:23:00 IRS, POB 37004, Hartford, CT 06176-7004
 518685972 +E-mail/Text: bncnotices@becket-lee.com Jun 06 2020 03:29:37 Kohl's, POB 1456,
Charlotte, NC 28201-1456
 518685974 +EDI: RMSC.COM Jun 06 2020 06:23:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
 518685975 +E-mail/Text: camanagement@mtb.com Jun 06 2020 03:30:08 M&T, POB 62182,
Baltimore, MD 21264-2182
 518822049 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
 518758277 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for,
Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
 518822039 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
 518689819 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518831132 +EDI: RMSC.COM Jun 06 2020 06:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518738744 +E-mail/Text: bncmail@w-legal.com Jun 06 2020 03:30:48 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 518685979 EDI: WTRRNANK.COM Jun 06 2020 06:23:00 Target Card Services, POB 660170,
Dallas, TX 75266-0170

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518685977 New Jersey Home Keeper Loan Program, POB 18550, 88650
 cr* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 27

Date Rcvd: Jun 05, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Bruce W. Radowitz on behalf of Creditor LEE RUSSY torreso78@gmail.com,
r45676@notify.bestcase.com
Bruce W. Radowitz on behalf of Plaintiff Lee Russy torreso78@gmail.com,
r45676@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jay L. Lubetkin jlubetkin@rtlalawfirm.com, NJ57@ecfcbis.com,lvala@rtlalawfirm.com,
rgaydos@rtlalawfirm.com
Jay L. Lubetkin on behalf of Trustee Jay L. Lubetkin jlubetkin@rtlalawfirm.com,
NJ57@ecfcbis.com,lvala@rtlalawfirm.com,rgaydos@rtlalawfirm.com
Jeffrey A. Cooper on behalf of Trustee Jay L. Lubetkin jcooper@rtlalawfirm.com,
cooperatty@aol.com;rgaydos@rtlalawfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William L. Pegg, Jr. on behalf of Debtor Vanessa C. Russy williamlpeggjr@gmail.com,
williamlpeggjr@gmail.com;peggwr84347@notify.bestcase.com

TOTAL: 8